

July 18, 2010

To: The House Ways and Means Committee Subcommittee on Social Security “Hearing on Social Security at 75 Years: More Necessary Now Than Ever”

Subject: **Why the Government Pension Offset and Windfall Elimination Provision Should Be Repealed**

I am writing on my own behalf. I am an 86-year-old retired employee with the Los Angeles Unified School District, and I receive a pension from the California State Teachers Retirement System.

My husband died eleven years ago; we had been married forty years. He was an attorney and sole practitioner. Upon his death, I received a Social Security Widow's Benefit that reflects the many thousands of dollars he had contributed in Social Security tax throughout a professional career that spanned fifty years.

However, when I subsequently retired, Social Security cancelled my Widow's Benefit because of the dictates of the Government Pension Offset, which states that once I personally begin to receive a pension from a government entity (the State of California), I am suddenly no longer eligible to receive the Widow's Benefit.

This bizarre rule would not apply had I been employed throughout my life solely in the private sector. In that scenario, I would have received BOTH a pension from the private sector (my employer) AND Widow's Benefits from Social Security.

With the loss of my Widow's Benefit, my income has been reduced by one third. My teacher's pension is barely enough to cover current expenses. Moreover, I have had to take out a reverse mortgage on my home that otherwise I could no longer afford. I certainly will not be able to pay for any emergency expenses that may arise. Specifically, I have various medical problems not covered by Medicare and may need to enter some form of assisted living environment: due to the WEP and GPO, I am left unable to pay for these necessities.

If a worker contributes to an insurance policy—which is basically what Social Security is—he (and his surviving spouse) should be entitled to the benefits when the time comes. As you know, there are many thousands of workers in my situation. We are not asking for a handout. We are asking for what we and our spouses have contributed to all these years and now fairly deserve.

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